Case 08-30571 Doc 1 Filed 11/10/08 Entered 11/10/08 15:17:24 Desc Main Document Page 1 of 7

United States Bankruptcy Court Northern District of Illinois, Eastern Division						Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Matas , Robert Charles				Name of Joint Debtor (Spouse) (Last, First, Middle): Lori Ann Matas					
All Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names): Bob				All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6652				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):					
Street Address of Debtor (No. and Street, City, and State): 64 Sonora Drive				Street Address of Joint Debtor (No. and Street, City, and State):					
Montgomery , Illinois	nois 60538			Montgomery, IL 60538					
County of Residence or of the Principal Place of Business: Kane				County of Residence or of the Principal Place of Business: Kane					
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):					
Location of Principal Assets of Business Debtor (if did	fferent from street	address above):							
Type of Debtor		Nature of Busin	ness			Chanter of	Rankrunte	cy Code Under W	hich
(Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box.) Full Filing Fee attached Filing Fee to be paid in installments (Applicable to Must attach signed application for the court's con unable to pay fee except in installments. Rule 10th Filing Fee waiver requested (Applicable to chapter signed application for the court's consideration. See the court's consideration.	11 U.S.C. S. Railroad Stockbroke Commodit Clearing B Other Debtor is a under Title Code (the code) Code (th	et Real Estate as of \$101 (51B) er y Broker ank Tax-Exempt En Check box, if applia a tax-exempt organ 2 6 of the United Internal Revenue organ ing that the debtor 1 Form 3A. ally). Must attach	ntity icable. State: Code	Check one bo Check of: Debtor is Check if: Debtor's a instance of the content	a smal not a s	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primar debts, defined in § 101(8) as "inct individual prima personal, family, hold purpose. Chapter 1 I business debtor mall business debtor tate noncontingent ates) are less than	Chapi Reco Main Chapi Reco Main Chapi Reco Nonn Natur (Checi ily consumer 11 U.S.C. ured by an rily for a or house- 11 Debtors as defined in otor as defined \$2,190,000	tet 15 Petition for ognition of a Foreign Proceeding tet 15 Petition for ognition of a Foreign and Proceeding tet 15 Petition for ognition of a Foreign and Proceeding re of Debts ek one box.) The Debts and business: In 11 U.S.C. § 1010 ded in 11 U.S.C. § 1010 ded in 11 U.S.C. § 1010 debts (excluding deco.)	re primarily s debts.
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for ☑ Debtor estimates that, after any exempt property expenses paid, there will be no funds available	y is excluded and	administrative				the plan were soling or the plan were with 1		ition from one or n 1126(b).	THIS SPACE IS FOR COURT USE ONLY
	00-		001- ,000	10,001- 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 to	500,001 \$1 0 \$1 to	,000,001 \$10 \$10 to 5	0,000, \$50 llion	,001 \$50,000 to \$100 million		\$100,000,001 to \$500 million	\$500,000, to \$1 billio		
\$50,000 \$100,000 \$500,000 to	500,001 \$1 0 \$1 to	,000,001 \$10 \$10 to 5	0,000, \$50 llion	,001 \$50,000 to \$100 million		\$100,000,001 to \$500 million	\$500,000,000,000 to \$1 billion		

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Robert Matas Lori Matas			
All Prior Bankruptcy Case Filed Within La	st 8 Years (If more than two, attach addi	tional sheet.)		
Location Where Filed:	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more than on	e, attach additional sheet.)		
Name of Debtor:	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A	(To be complete)	Exhibit B		
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
	X /S/Joseph C. Michelotti Signature of Attorney	10/1/08 Date		
Does the debtor own or have possession of any property that poses or is alleged to pos Yes, and Exhibit C is attached and made a part of this petition. No		n to public health or safety?		
(To be completed by every individual debtor. If a joint petition is filed, each spouse m Exhibit D completed and signed by the debtor is attached and made a part of this If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this is a joint petition:	petition.	0.)		
Information Reg	arding the Debtor - Venue			
(Check a	ny applicable box.)			
Debtor has been domiciled or has had a residence, principal place of busines preceding the date of this petition or for a longer part of such 180 days than	-	days immediately		
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or p	partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its principal place of busin or has no principal place of business or assets in the United States but is a d this District, or the interests of the parties will be served in regard to the reli	efendant in an action or proceeding [in a fec			
Certification by a Debtor Who R	esides as a Tenant of Residential Propert	ty		
(Check al	l applicable boxes.)			
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
(Name of landlord that obtained judgment)				
(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgement for possession was entered, and				
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
Debtor certifies that he/she has served the Landlord with this certification.	11 U.S.C. § 362(1)).			

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Robert Matas Lori Matas			
Sign	natures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X /S/Robert Matas Signature of Debtor X /S/Lori Matas Signature of Joint Debtor Telephone Number (If not represented by attorney) Date	X (Signature of Foreign Representative) (Printed Name of Foreign Representative) Date			
Signature of Attorney* X /S/Joseph C. Michelotti Signature of Attorney Joseph C. Michelotti 6185760 Printed Name of Attorney for Debtor(s) Michelotti & Associates, Ltd. Firm Name 1200 Jorie Blvd. Suite 329 Address Oak Brook, IL 60523	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer			
630 918 0100 Telephone Number 10/1/08 Date * In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address			
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.			
Signature of Authorized Individual Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition: preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
Title of Authorized Individual Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisionment or both 11 U.S.C. § 110; 18 U.S.C. § 156.			

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In Re:	Robert Matas Lori Matas	Case No.	
	Debtor		(if known)
	EXHIBIT D - INDIVIDUAL DEBTO CREDIT COUN	OR'S STATEMENT OF CONSELING REQUIREMENT	
	Warning: You must be able to che credit counseling listed below. If you care case, and the court can dismiss any case filing fee you paid, and your creditors w you. If your case is dismissed and you firequired to pay a second filing fee and y collection activities.	nnot do so, you are not eligi you do file. If that happens ill be able to resume collect le another bankruptcy case	ble to file a bankruptcy s, you will lose whatever tion activities against later, you may be
	Every individual debtor must file the must complete and file a separate Exhibit I any documents as directed.	0 1	_
	□ 1. Within the 180 days before the filing from a credit counseling agency approved administrator that outlined the opportunition performing a related budget analysis, and its services provided to me. Attach a copy of developed through the agency.	by the United States trustee ces for available credit counse have a certificate from the a	or bankruptcy ling and assisted me in gency describing the
	2. Within the 180 days before the filing	of my bankruptcy case. I receive	ed a briefing

from a credit counseling agency approved by the United States trustee or bankruptcy

no later than 15 days after your bankruptcy case is filed.

administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor /S/Robert Matas
Date:

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In Re:	Robert Matas Lori Matas	Case No.
	Debtor	(if known)
	EVILIDIT D. INDIVIDUAL DEPTO	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- Nithin the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Joint Debtor/S/Lori Matas
Date: